

Table I.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.7%	22.6%	20.7%	22.5%	27.6%	47.3%	22.4%	40.3%
Industry group **								
Agric., fish., forest.	20.2%	36.0% *	--	32.8% *	12.3% *	22.7% *	32.3% *	17.2% *
Mining and manufacturing	39.0%	26.5%	12.9%	21.6%	28.0%	50.2%	17.9%	41.4%
Construction	26.3%	22.4%	25.3%	21.6%	23.8%	39.0%	24.5%	27.4%
Utilities and transp.	44.2%	27.3% *	20.7% *	21.2%	34.2%	50.6%	26.1%	45.8%
Wholesale trade	39.5%	14.4%	15.3%	24.3%	30.9%	54.5%	20.2%	44.0%
Fin. svcs. and real estate	45.3%	22.1%	16.4% *	23.4%	24.1%	56.4%	21.8%	47.9%
Retail trade	47.8%	24.5%	22.1%	28.3%	33.0%	57.2%	24.4%	51.4%
Professional services	33.3%	24.5%	24.0%	20.3%	26.8%	39.2%	23.6%	34.9%
Other services	33.8%	19.4%	21.7%	22.6%	29.0%	41.8%	20.4%	36.6%
Ownership								
For profit, incorporated	40.6%	24.3%	20.3%	22.6%	27.2%	51.5%	22.8%	43.8%
For profit, unincorporated	34.8%	18.4%	19.9%	25.9%	30.6%	45.8%	20.4%	38.6%
Nonprofit	28.6%	21.1%	25.5%	16.8%	26.4%	31.6%	23.3%	29.0%
Age of firm								
Less than 5 years	26.4%	21.0%	25.1%	22.0%	32.1%	34.5% *	23.2%	29.4%
5-9 years	25.3%	22.2%	25.0%	24.1%	23.0%	39.7%	23.6%	26.6%
10-19 years	27.0%	28.4%	20.3%	22.4%	30.2%	31.4%	23.6%	28.8%
20 or more years	40.1%	20.0%	19.1%	22.3%	27.1%	47.9%	21.4%	42.0%
Multi/single status								
2 or more locations	43.3%	14.8% *	20.0%	21.3%	29.5%	47.7%	20.8%	43.7%
1 location only	23.4%	22.7%	20.7%	22.8%	24.6%	31.3%	22.6%	24.1%
Percent full-time employees								
Less than 25%	31.3%	13.1% *	16.8% *	19.2%	32.9%	36.5%	16.0%	34.3%
25-49 %	33.6%	20.5% *	30.0%	19.6%	27.0%	42.9%	25.4%	35.1%
50-74 %	39.4%	24.8%	17.7%	19.5%	29.4%	49.6%	21.7%	42.4%
75% or more	37.8%	22.6%	20.6%	22.9%	27.3%	47.3%	22.5%	40.4%
Union presence								
No union employees	36.6%	22.7%	20.3%	22.5%	27.5%	48.5%	22.3%	39.7%
Has union employees	41.8%	20.6% *	30.4% *	21.3%	28.2%	44.7%	25.4%	42.3%
Percent low-wage employees								
50% or more low-wage	38.2%	21.7%	20.2%	24.7%	26.4%	47.2%	23.7%	40.0%
Less than 50% low-wage	37.7%	22.7%	20.7%	22.3%	27.7%	47.3%	22.3%	40.4%
Percent women employees								
Less than 25%	34.1%	18.2%	20.9%	23.9%	27.2%	48.2%	22.1%	37.8%
25-49 %	42.5%	21.8%	19.2%	23.2%	29.2%	51.5%	22.1%	44.9%
50-74 %	40.1%	26.9%	21.5%	22.3%	28.1%	47.9%	23.8%	42.1%
75% or more	32.6%	26.0%	21.1%	18.6%	25.7%	39.1%	21.9%	34.2%
Percent age 50 or older employees								
Less than 25%	35.6%	24.2%	20.5%	21.5%	25.5%	50.5%	22.4%	39.1%
25-49 %	39.5%	21.7%	20.7%	21.8%	28.8%	45.8%	21.4%	41.1%
50-74 %	36.4%	19.8%	22.0%	26.4%	27.8%	48.8%	23.3%	40.0%
75% or more	32.8%	22.8%	17.8%	26.2%	42.1%	42.8%	24.5%	38.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.45%	1.41%	1.09%	1.15%	0.95%	0.83%	0.74%
Industry group **								
Agric., fish., forest.	5.31%	16.41% *	--	14.21% *	7.52% *	8.56% *	10.56% *	5.59% *
Mining and manufacturing	1.57%	6.06%	2.87%	3.21%	2.77%	2.23%	2.20%	1.72%
Construction	2.30%	4.48%	4.14%	2.88%	4.50%	7.16%	2.44%	3.36%
Utilities and transp.	2.71%	10.15% *	8.84% *	5.86%	6.56%	3.44%	5.69%	2.91%
Wholesale trade	2.79%	4.31%	3.99%	3.64%	3.77%	4.48%	2.74%	3.27%
Fin. svcs. and real estate	1.97%	4.45%	5.00% *	4.05%	3.21%	2.36%	3.16%	2.13%
Retail trade	2.52%	5.41%	6.13%	3.90%	4.13%	3.20%	3.11%	2.75%
Professional services	1.04%	2.53%	2.69%	1.76%	1.94%	1.53%	1.51%	1.19%
Other services	1.58%	3.04%	3.36%	2.95%	3.48%	2.37%	1.83%	1.85%
Ownership								
For profit, incorporated	0.78%	1.82%	1.67%	1.28%	1.41%	1.10%	1.00%	0.89%
For profit, unincorporated	1.60%	2.74%	3.08%	3.10%	3.00%	2.66%	1.84%	1.93%
Nonprofit	1.53%	4.93%	4.74%	2.32%	2.68%	2.19%	2.63%	1.64%
Age of firm								
Less than 5 years	2.43%	3.10%	4.93%	3.84%	5.73%	10.95% *	2.44%	4.14%
5-9 years	2.31%	3.94%	4.74%	4.18%	4.71%	7.31%	2.57%	3.56%
10-19 years	1.60%	3.22%	2.55%	2.19%	3.51%	4.59%	1.70%	2.29%
20 or more years	0.73%	2.09%	1.90%	1.37%	1.27%	0.97%	1.14%	0.80%
Multi/single status								
2 or more locations	0.81%	7.21% *	4.01%	1.91%	1.39%	0.96%	2.40%	0.82%
1 location only	0.85%	1.47%	1.48%	1.29%	2.01%	5.72%	0.88%	1.42%
Percent full-time employees								
Less than 25%	2.01%	6.25% *	6.37% *	4.41%	4.44%	2.76%	3.54%	2.23%
25-49 %	2.11%	6.31% *	7.13%	3.67%	3.74%	3.31%	3.88%	2.40%
50-74 %	1.88%	3.84%	3.75%	4.69%	3.45%	2.65%	2.26%	2.13%
75% or more	0.72%	1.64%	1.55%	1.18%	1.29%	1.05%	0.93%	0.82%
Union presence								
No union employees	0.70%	1.48%	1.41%	1.10%	1.21%	1.10%	0.85%	0.82%
Has union employees	1.58%	7.39% *	9.41% *	5.91%	3.84%	1.77%	4.61%	1.62%
Percent low-wage employees								
50% or more low-wage	1.67%	5.34%	4.24%	3.25%	3.31%	2.11%	2.90%	1.83%
Less than 50% low-wage	0.69%	1.51%	1.48%	1.16%	1.23%	1.03%	0.87%	0.80%
Percent women employees								
Less than 25%	1.20%	2.12%	2.19%	1.82%	2.10%	2.25%	1.31%	1.50%
25-49 %	1.27%	3.70%	3.04%	2.40%	2.57%	1.62%	1.98%	1.38%
50-74 %	1.31%	3.02%	3.81%	2.54%	2.29%	1.74%	1.93%	1.44%
75% or more	1.37%	3.38%	2.81%	1.97%	2.38%	2.06%	1.74%	1.56%
Percent age 50 or older employees								
Less than 25%	1.01%	2.29%	2.10%	1.41%	1.66%	1.64%	1.22%	1.21%
25-49 %	0.97%	3.27%	2.48%	1.90%	1.92%	1.25%	1.54%	1.05%
50-74 %	1.72%	3.02%	3.50%	3.42%	2.85%	2.84%	2.15%	2.08%
75% or more	2.92%	3.34%	5.31%	6.90%	6.43%	6.66%	2.90%	4.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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